

مكتبة امير القادسي

فان

## New After Rabat, Toure in Baghdad

AGHDAD, Jan. 18 (R)—President Ahmad Sekou Toure of Guinea arrived here today for a short visit at the invitation of President Saddam Hussein. He was greeted on his arrival by President Bakr and senior officials. President Sekou Toure was accompanied by his prime minister, and the ministers of foreign affairs, education, planning and foreign trade. President Toure and King Hassan of Morocco earlier agreed that Africa's problems should be settled by the African states themselves, without outside interference, according to a joint communique issued in Baghdad today. It came at the conclusion of a four-day visit to Morocco.

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# JORDAN TIMES

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## Germany announces credit curbs

FRANKFURT, Jan. 18 (R)—The West German Central Bank today announced a tightening up of credit aimed at reducing the country's money supply by almost three billion marks (\$1.5 billion). But a government official promptly warned that the measures could cause foreign economic risks, and he said they might also lead to higher interest rates and problems for smaller companies. He said the Bonn government saw no need for the measures. Bundesbank President Otmir Emminger said the bank was raising the Lombard rate to four per cent from 3-1/2 per cent effective from tomorrow and would increase minimum reserve ratios for domestic and foreign liabilities by five per cent from Feb. 1.

## herton continues talks, some progress reported

USALEM, Jan. 18 (R)—U.S. Special Envoy to the Middle East, Philip Atherton today continued his talks with Israeli officials in an attempt to renew Israeli-Egyptian negotiations. Atherton declined to disclose details of the talks, which Mr. Atherton described as "a continuing series of discussions that are going on until they are completed."

In addition to his meetings yesterday with an Israeli group led by Dr. Eliahu Ben-Eliassar, Director-General of the Prime Minister's office, Mr. Atherton met Foreign Minister Moshe Dayan and had tea with Prime Minister Menachem Begin and his wife later in the day. Israeli observers said some progress appears to have been made, but a satisfactory deal covering military aspects of Israeli-Egyptian peace treaty was not apparent.

Mr. Atherton said the U.S. had forwarded some suggestions which were still under consideration. He said that two days of talks with the Israeli delegation led by Mr. Atherton, certain points are settled. He said that Mr. Atherton's delegation, who had been in Israel for a week, would now be leaving for Egypt. He said that the two parties can't agree without us," he added.

## Callaghan decides: no emergency state

DON, Jan. 18 (R)—The British government today decided to declare a state of emergency to cope with a deepening industrial crisis. Prime Minister James Callaghan told an angry parliament today that he had promised to control on striking lorry drivers, but that the government was not prepared to declare a state of emergency.

## Big Four to meet in Turkey

Jan. 18 (R)—The big four powers met here today to discuss a massive program of economic aid for Turkey, regarded as one of the last bulwarks of the west in the East region. The meeting was held in the shadow of uncertainty over developments in the Middle East, with senior officials of the United States, France, West Germany and Britain.

Four western leaders who met in the Caribbean island of Barbados today to give substantial multi-lateral aid to the vulnerable eastern flank of the NATO alliance here and in the region has put the amount of aid to be pumped in at \$1.5 billion. German Defence Minister Helmut Schmidt said in a press interview today that the aid and military situation in the Middle East was the main problem of the western alliance and must be tackled very soon.



Ayatollah Khomeini, head of the Iranian opposition, surrounded by an increasing number of photographers outside his residence in suburban Neauphle-le-Chateau. Khomani is accompanied by a French police member who is in charge of his security. (AP wirephoto)

## As regents seek Khomeiny bridge Fears of serious trouble grow, Shah accepts Morocco visit

TEHRAN, Jan. 18 (R)—The Regency Council which is standing in as Iran's head of state today sent one of its members to talk to the monarch's chief political enemy, Ayatollah Ruhollah Khomeini. A senior official confirmed reports that Mr. Seyed Jalal-eddin Tehrani, a member of the nine-man Regency Council appointed last weekend, had left for Paris to meet the Ayatollah at his exile residence in nearby Neauphle-le-Chateau.

Asked whether Mr. Tehrani's mission in Paris might be one of conciliation, the official said: "maybe." He said he believed it was being undertaken with the approval of the Council. There was strong speculation in diplomatic circles that Mr. Tehrani, a veteran former minister and ambassador reputed to have close links with the Shi'ite Moslem clergy, might try to persuade Ayatollah Khomeini to give a chance to a moderate solution to Iran's problems.

He may also sound out the Ayatollah on when he plans to return to Iran to pursue his plans to establish an "Islamic republic." Aides of the Ayatollah in Paris, commenting on Mr. Tehrani's mission, said: "A meeting between the Ayatollah and a representative of the Regency Council is out of the question."

The move was bound to fail, they said. The Ayatollah earlier rejected an appeal from President Carter to allow the new civilian government in Tehran a chance to succeed. Mr. Tehrani flew to Paris after at least 23 people were reported killed in the southwestern cities of Ahvaz and Dezful when troops, some using tanks, and club-wielding pro-Shah demonstrators went on the rampage.

## Tito to Visit 3 Arab states

BELGRADE, Jan. 18 (R)—President Tito of Yugoslavia will pay official visits to Iraq, Kuwait and Syria next month, a Foreign Ministry spokesman said here today. The spokesman said details of the visit by the 86-year-old president were being worked out and he could give no dates.

Earlier this month, a government spokesman in Kuwait said President Tito would pay a state visit there on Feb. 1 to discuss the strengthening of bilateral relations, the Middle East situation and issues of mutual interest to the 86-nation non-aligned movement. President Tito and top Yugoslav officials have cautiously welcomed Egyptian-Israeli moves to reach a peace settlement, but stressed the rights of the Palestinian people to their own homeland.

## Information minister confirms: Syria, Iraq merge, results soon

DAMASCUS, Jan. 18 (R)—Syrian Information Minister Ahmed Iskander Ahmed today confirmed his country's plans to merge with neighbouring Iraq and to sink their long-held ideological differences in forming one single state. Both nations had agreed on the merger in principle and a constitutional formula was now being prepared, he said in an interview with Reuters.

"We have made progress towards unifying our two countries and the decision is to establish a unified state," the minister said. He declined to comment on reports by Arab diplomatic sources in Damascus that the plans provide for a single president, government and capital.

## PNC program denounces U.S., hails Soviets

DAMASCUS, Jan. 18 (R)—Palestinian leaders argued today over a draft political programme denouncing the United States as an aggressor and hailing the Soviet Union as an ally. The Palestine National Council (PNC), a 301-member parliament-in-exile, voted to end debate on the programme and to form a committee that could suggest amendments or additions.

A conference spokesman said there was also a heated "but very fruitful" discussion of an emerging alliance between the Palestine Liberation Organisation (PLO) and Jordan. PLO sources said the moderate majority led by Chairman Yasser Arafat wanted continuing contacts with Jordan.

The PNC's draft programme accused Washington of "flagrant aggression against our people" and said the Palestinians would confront U.S. aims in the Middle East. At the same time it stressed the importance of a PLO alliance with socialist states led by the Soviet Union. Conference spokesman Mahmoud Labadi said the policy statement recognised that "such an alliance is necessary to fight

## Commando bombs claim 40 casualties in Mahane Yehuda

BEIRUT, Jan. 18 (R)—Palestinian commandos said they killed or wounded at least 40 Israelis with time bombs in Occupied Jerusalem's Mahane Yehuda market today. The Palestine News Agency (Wafa) said the operation was carried out by a Palestinian commando unit but did not say to which specific commando organisation the unit belonged.

Wafa said the commando unit reached the market despite strict security in Occupied Jerusalem following the discovery of a car bomb near a cinema there on Tuesday. The bombs were planted at a shop entrance in the market, which is normally crowded on Thursday, it added.

It said the commando unit returned safely to base. Today's bombing was the second major commando operation in less than a week. Last Saturday, the Democratic Front for the Liberation of Palestine claimed responsibility for a raid on a guest house in the northern Israeli town of Ma'alot. Eyewitnesses said debris hurtled around the Mahane Yehuda market at the busy morning hour when customers were stocking up with supplies for the weekend. Police said the bomb was among a stack of cans piled up close to a fruit stall on the edge of the market.

It was the fifth bomb incident in two years at Mahane Yehuda which is sited on one of the older quarters of Jewish West Jerusalem. Authorities had been expecting an upsurge of guerrilla activity to mark the resumption of tentative peace treaty talks in Jerusalem this week and to coincide with the meeting of the Palestine National Council in Damascus.





Sir Anthony Nutting says in interview

# Israelis are making it impossible for Palestinians to accept autonomy plan

By Jenab Tutunji

Special to the Jordan Times

AMMAN, Jan. 18 — The Israeli guard at the bridge spanning the Jordan River beamed and said: "Welcome to Israel."

Sir Anthony Nutting was having none of that. His integrity had driven him to resign from the Eden cabinet in protest against the tripartite invasion of Suez in 1956. His integrity again impelled him this time to reply: "This is not Israel. It is the West Bank. It is Palestine."

An observation of fact, one would think. Not so to the Israeli guard on duty at the bridge two weeks ago. He inquired as to the identity of the outspoken visitor who had the temerity to break the cherished taboo, to challenge the fate many Israelis would wish for the West Bank. Truth at times can be impolitic.

It can also be inconvenient. When Sir Anthony moved on to the customs inspection station he was subjected to a lengthy ordeal. "I had not been so thoroughly and expertly searched since I was in Nazi Germany before the War," he said in an interview with the Jordan Times yesterday evening.

His own treatment was typical of the actions of the "arrogant occupation power" that he observed during his nine-day visit to the West Bank and Gaza before his return to Jordan last Sunday, across the same bridge. The second time around he had to wait half an hour for a policeman to assume his post at the clearing station for foreigners; the Israelis had expropriated the staff of the bridge to help in the search for the six Palestinians who had escaped from the Ramleh prison.

During his visit to the Israeli-occupied territories, Sir Anthony held extensive consultations with leading Palestinians in Jerusalem, Gaza and Bethlehem (including the mayors of the last two towns, Rashad Al Shawwa and Elias Freij). He also met with officials of Birzeit University on the West Bank and spent some time at Mousa Al Alami's boys town in Jericho which is a combination farm and school for orphans, known officially as the Arab Development Society. Sir Anthony is vice president of the society. Later, on his return here, he met with several Jordanian personalities, including Prime Minister Mudar Badran.

"At the moment," Sir Anthony says, "the Israelis are increasing their harassment and strengthening their control of the occupied areas for two purposes: to make it clear to the Palestinians that they have no intention at all of giving up the West Bank or Gaza—ever; and to deliberately alienate the Palestinian population and make it as difficult as possible for any Palestinian to accept the Camp David formulae for a self-governing authority."

"They have no intention of allowing such an authority any real power whatsoever. They intend to control all important areas of power: security, land, water resources, taxation, etc."

"In Gaza they are trying to move the Beach Camp (a large Palestinian refugee camp) inland because they want to develop the beach as a tourist attraction. They are putting up a new settlement in Gaza and two more in the West Bank."

He points out that Mousa Al Alami's farm originally had 30 wells; all but one were destroyed by the Israelis in 1967. Now only three are operational. Cultivation is drastically reduced, as the Israelis are deliberately syphoning off water for their settlements. The dairy herd has also been considerably reduced. Before 1967 the society ran a technical training school; now that's gone.

"There is harassment. From time to time the place is searched, the teachers and boys are questioned. The Israelis are creating difficulties for them, sometimes as a result of the accidental incompetence of Israeli bureaucracy, at other times intentionally. Nevertheless, Mousa is soldiering on, despite the difficulties. The curriculum has been reduced, but he has more boys now than ever, over 160."

The officials he met at Birzeit also complained of harassment and of living under constant stress.

"In every way the Israelis are becoming tougher and more arrogant towards the inhabitants...I think this is deliberate. They do not want—they are afraid of—any Palestinian authority. They fear a reversal of the creeping annexation."

Who does this apply to: the government, Gush Emunim, the

The Rt. Hon. Sir Anthony Nutting was Minister of State for Foreign Affairs until he resigned from the cabinet in protest against the Anglo-French invasion of Egypt in collusion with Israel. Recently he has been writing in the Herald Tribune and is the author of several books, including *The Life of Abdel Nasser, No End of a Lesson* (the story of Suez), *The History of the Arabs* and biographies of Lawrence of Arabia and Gen. Gordon.

Israeli hawks, or is it the net result of the different, and at times opposed, forces in Israel?

"One always hears of Israeli doves, but I have yet to meet one when it comes to the West Bank, Gaza and the Golan Heights. It is always a question of some hawks being more hawkish than others. I think they regard Sinai as being expendable, but the West Bank is different. They say they will never give it up."

"So we come back to square one. Who is going to make them give it up? Can the Camp David formulae be so developed so that the proposed Palestinian authority will have power over settlements, taxation, immigration to the West Bank and Gaza?"

"The only people who can make them concede this are the Americans, but will President Sadat hold out for this? Certainly there are very few in the West Bank and Jordan who think he will."

Sir Anthony believes that the Israeli government is now aiming for a separate peace with Egypt which would make very inadequate provisions for the West Bank and Gaza and none for the Golan Heights, which everyone seems to have forgotten. He thinks this has been Begin's aim all along.

"Certainly the feeling in the West Bank is that Camp David is the logical sequel to the Kissinger policy of disengaging Egypt, in the hope that if the main military champion is neutralised somehow the Palestinian problem will go away."

"I hope that Begin will not be the final arbiter in this matter. The Americans must step in and say this is the way to war, and we want peace."

"I think that the West Bank inhabitants are so fed up with Israeli rule that if there were a hope of a Palestinian authority exercising real power they would give it a go...because they might see in it the beginning of the end, they might see in it a path leading to independence."

"In fact, if the Israelis do not get in the way, the Palestinians are quite capable of organising their own elections; but most probably United Nations supervision, perhaps a U.N. presence, would be necessary to make sure the Israelis don't get in the way and start vetoing candidates."

"To be fair to President Sadat," Sir Anthony says, "he has made one great achievement in his approach. He has demonstrated beyond any question to the Americans that the Arabs want peace. He has also got the Americans locked into the negotiations. To use a sporting metaphor, instead of being a spectator, the U.S. is now the referee."

"There is a great danger, however, in the Sadat approach. He has already compromised what had been agreed by everybody as a blueprint for a settlement: namely, U.N. Security Council Resolution 242.

"Camp David is full of reference to 242, but the Israelis are not now being asked to carry out Resolution 242. They are being asked to start in a small way, a minor way, a process that might lead in five years to the fulfilment of 242."

"One wonders why Sadat has changed his tune—at the beginning he had been insisting on total withdrawal—perhaps the Americans have given him assurances which have not been made public that they will not abandon the Palestinians."

Does Sir Anthony think the Arabs should forget about Camp David and take an entirely different approach?

"In terms of realpolitik, it is impractical to expect Israel to withdraw totally from the occupied territories at one go. Therefore, a step-by-step approach, building confidence as each step is taken, is perhaps the better way. But one would be a lot more confident if the Israelis themselves were a little less arrogant and hawkish in their attitude towards the retention of the West Bank and Gaza."

"I think Camp David has certain advantages. I like the fact that the Americans are in the field of play now and cannot run out."

"Of course, I won't presume to tell the Arabs what to do. But I would like the Arab World to improve on Camp David rather than reject it — and God knows there is room for improvement."

"So far the Americans have failed to give clarification for any principal point of uncertainty. They have just piled one vague explanation on top of another."

"The Americans have a mental block. They're just beginning to grapple with the Palestinian question. But, to be fair, President Carter is the first American president to speak of the need to satisfy the legitimate claims of the Palestinians."

"But time is so important in politics. There is a gradual and demonstrable shift in the Americans' position. The fear is that by the time they are ready to act it may be too late."

"It's no good the Americans slapping the Israelis on the wrists from time to time. I suppose they are afraid of a stand up fight with Israel, but they will have to do that to get a settlement. There will have to be a showdown. This is what the Arabs have to press for. Nor are the Arabs lacking in weapons."

"I was pleasantly surprised by

what came out of the Baghdad summit. Many people were afraid it would develop into a show of huffing and puffing by the more extremist countries, with only a minority report put in by the moderate countries.

"But largely due to the effort of His Majesty King Hussein and the Saudis, what came out was impressive: unity, a tempered response."

"I think this has made a considerable impression. I think it has made the Egyptians think again—at least to the extent of going back to the Americans and the Israelis and saying, look, this is just not good enough. There has to be a definite link between the agreements on Sinai and the West Bank and Gaza."

"I think this is the best way for the Arabs to proceed. Of course, if Camp David fell apart completely, another approach which would be quite respectable for the United States to embrace is a form of United Nations trusteeship of the West Bank and Gaza... amounting to the implementation of 242, followed by U.N. administration for five years."

Other developments on the international scene are also having an impact.

"The feeling here is that the upheaval in Iran will not only affect Israel, but is much more sinister," Sir Anthony believes. "From the U.S. point of view, it creates the impression of instability. The Americans need stability, and they can't get that by backing Israel."

"I can't see the events in Iran working against you. After all, the first American response was to put on a demonstration of F-15s for the Saudis. That, I think, was significant."

## Children's Song Festival is a smash hit

By Serene R. Farraj

Photos by Yousef Allan

Special to the Jordan Times

AMMAN, Jan. 18 — The atmosphere at the Children's Song Festival was extremely gay and lively. Nearly everyone joined the participants in singing and clapping, including the parents. "You just cannot help it," one of the mothers said, "the atmosphere makes you feel like a small child, the children's innocence and gaiety attracts you, you cannot just sit and watch."

The festival, organised by the Friends of the Children Club, was held this afternoon at the Palace of Culture under the Patronage of Her Majesty Queen Noor. The stage setting was beautiful, a garden with trees, a trellis, benches, and a rainbow. The costumes were quite lovely, bright and colourful, including animal costumes such as a bear, a rabbit and a cat, besides a red Indian, a clown, a witch and fairies.

The festival included popular as well as new children's songs. There were 26 songs, including 12 new ones. Lyrics were by Hisham Yannes and Ala Shihadi and the music by Elias Faza and Ismail Qadri. All the children in the audience joined in the singing at points where they recognised familiar tunes from television.

Sitting at the back, you could see heads waving back and forth. The children were so enthusiastic



Youngsters in costume entertain the audience at the Children's Song Festival at the Palace of Culture, Thursday.

that they swarmed around the stage in an attempt to join the participants. Others just sat on the ground with their backs to the stage and their faces to the Queen. After a while, you could see mothers sitting alone chatting with each other, not bothering to call or run after their children; anyway it

was difficult even impossible to control them.

The Friends of the Children Club invites all children to go to

Yajouz International Forum a.m. Friday to plant trees at the Palace of Culture at 4 p.m. a repeat performance of the festival.



Her Majesty Queen Noor, Princess Haya and Prince Ali seem enjoying themselves at the children's festival.

Anthony Peebles is coming back and will be giving

a piano recital

at

The British Council Centre

at 20.00 on Monday Jan. 29.

Tickets (JD 1.000) available from the library desk.



A little girl does her part to make the festival a success.

## Time to reconsider

The collapse of the Shah's authority in Iran gives the United States much to worry about in its attempts to rekindle the Egyptian-Israeli peace treaty negotiations.

Israel should feel most immediately threatened by the uncertain events that may follow the Shah's departure from Tehran. The Israelis look certain to lose the source of most of their oil supplies, and, despite the Carter administration's promises, cannot count on an unlimited replacement flow from the U.S. The Israelis must also be questioning just how effective the American protective umbrella is these days, in view of the Shah's experiences.

Egypt likewise must be reconsidering its position in the light of events in Iran, and the Shah and President Sadat have had much to talk about in Aswan. Not only does Egypt perceive the disappearance, from the eastern end of the Middle East theatre of conflict, of an effective counterweight against Soviet influence in the region. It must also be concerned about the implications of the Bakhtiar government's strong commitment to support the Arab side against Israel on the firm basis of Resolution 242.

And Mr. Sadat must be wondering where the Iranian events leave the Saudis: will they, feeling exposed by the undermining of the Shah's position, harden their resistance to the bilateral peace approach in line with the common Arab consensus; or will they, recognising the weakening of Israel's position and the concomitant strengthening of the eastern Arab front, swing their support more firmly behind President Sadat's U.S.-backed peace bid as "safer" alternative to the stepped-up unity and coordination moves of the Arab states which have rejected Camp David?

Whatever conclusions emerge from these ponderables, one thing remains clear—and it is something which U.S. envoy Alfred Atherton should contemplate during his current Mideast visit. This is that Israel continues to demonstrate day-by-day—by its actions in the occupied territories, by its continued establishment of new settlements, by the increasing hysteria of its statements about Jewish "rights" in Palestine—that it has no intention of abiding within Camp David or any other peace framework.

The events in Iran have no doubt hardened that resolve, and the Arab parties should respond accordingly, if peace is to be secured on the just basis of regaining Arab rights and protecting Arab interests.

## ARAB PRESS COMMENTARY

AL DUSTOUR editorially Thursday comments on the "usual clarification" Washington asked from Israel about the latter's recent decision to set up three military-style settlements in the West Bank and the Gaza Strip. The U.S. had often said that the Israeli settlements are illegal but Israel closed its ears.

The newspaper notes that the U.S. administration asks for such clarifications each time Israel decides to build new settlements. The demand might be accompanied by a statement by an official spokesman in Washington criticising the decision while Israel goes ahead in building settlements, as if nothing has happened!

No doubt the American enquiries and criticisms over the new Israeli settlements have turned out to be of no value and a kind of "narcotic pills" administered by Washington to the Arabs, the newspaper says. These pills, to be sure, have lost their effect through frequent repetition and Washington is no more able to convince any Arab that it has done its best in order to preserve the occupied Arab land from Judaisation.

If the U.S. administration was serious in confronting Israel's settlement policy, it should exercise more effective pressure upon Israel to bring it back to its normal size. This can be done by curtailing American military and economic assistance to the Israelis. But if such curtailment was not possible at the present for one reason or another, the least Washington could do is to abstain from its present individual efforts to bring about a peace treaty between Egypt and Israel.

The continuation of Mr. Alfred Atherton's mediatory mission between these two countries along with the continuation of Israel's civil and military settlements would make the Arabs more convinced that there is a connivance of some kind to rob them of their lands and Judaise them. Otherwise, Washington should bring back the whole problem before the world community where Israel would be confronted and compelled to withdraw from the land of others and accept a comprehensive and just peace, Al Dustour concludes.

## WHAT'S GOING ON

### Children's Song Festival

The Friends of Children Club presents a children's song festival at the Palace of Culture at 4:00 p.m. The songs are in Arabic but should be enjoyed by all children.

### French Film

The French Cultural Centre presents a film entitled "Vipere au poing" adapted from a novel by Herve Bazin. The film starts at 7:30 p.m. and replaces the scheduled film "Souvenirs d'en France."



# Dar es Salaam opens its arms

دار السلام  
HOME OF PEACE

A Jordan Times  
photo-feature  
By Marianne  
Pearson

Dar es Salaam, Home of Peace, is a home in Amman, run by the Missionaries of Charity, for the indigent bed-ridden and mentally ill and the homeless. It is situated in Shmeisani, beyond the Arab College and near Gardens Restaurant. The Missionaries of Charity began work in Jordan in 1970 at the government institution for beggars in Karamah.



Mr. Elias Fakhoury of the Christian Reformed Work Relief Committee leads the occupational therapy work at Home of Peace. Its chief purpose is to make the patients feel happy. Whatever money is earned goes to the patients.



Patients work together to produce paper bags. Since the project introduced about half a year ago, nine patients have become interested in the work, which is organised on an assembly-line. Sister Joan says: "It makes them happy. It makes them feel themselves."



Patients in the winter sunshine in the "garden," the courtyard between the men's and women's sections of the Home of Peace. The atmosphere is as home-like as possible. Sister Joan occasionally takes patients with her into town, and monthly picnics away from the home are given for those who can and wish to attend them.



Sister Joan, of the Missionaries of Charity, at the entrance of Dar es Salaam. A patient acts as door man.



Although the patients have distant relatives who occasionally visit them, none have close relatives who can care for them. Here a sister gives medicine to a bed-ridden woman.



A blind patient smooths olive pits to form prayer beads. At present there are 50 men staying at the home and 30 women.



Lunchtime in the women's section. Patients get a nutritious diet which includes fresh meat — chicken, ground beef, mutton — at least three times a week. Breakfast, lunch, tea-time and dinner are the framework of the day.

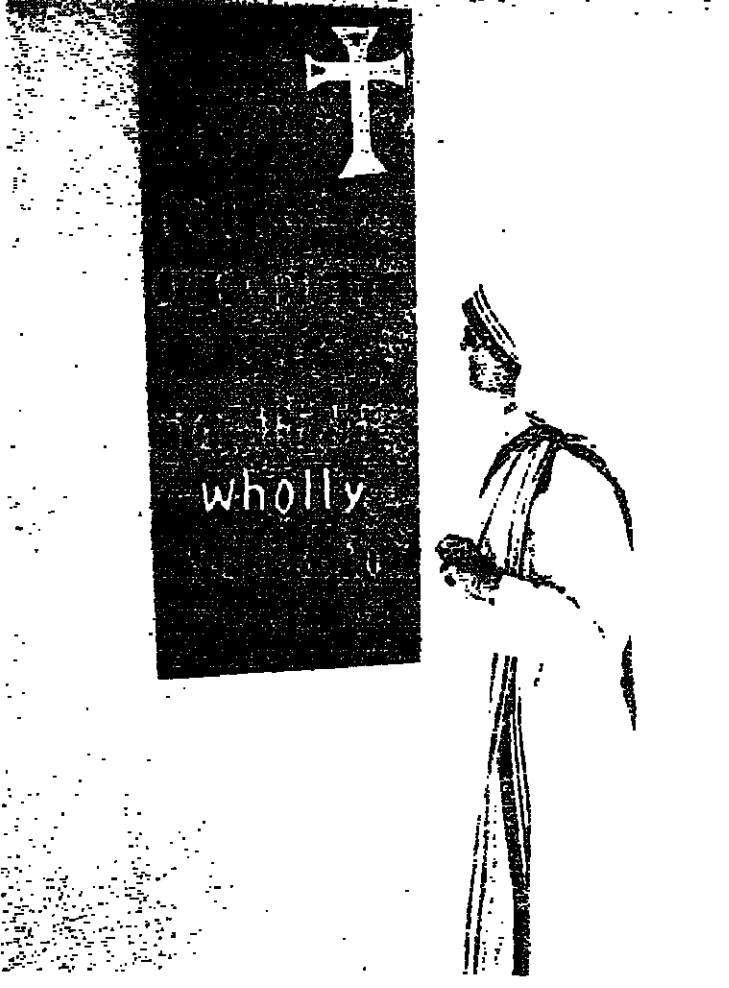


Patients at prayer in their chapel. Their order was established in 1950 by Mother Theresa of Calcutta. Today about 2,000 sisters work in 70

homes in India and over 60 homes abroad. Six of the sisters at Home of Peace are Indian, one is German, and Sister Joan, who directs the work, is from Malta.



Two orphaned sisters, with a degenerative disease, are the youngest patients in the home.



The community language of the Missionaries of Charity is English. Sister Joan says: "Divine Providence is our budget. We have never needed anything. Look at this hall — it is so big. Money comes from everywhere. We work for the poorest of the poor, so Mother Theresa says it must be free. They must not be frightened to come to us. God looks after us very nicely."



# The Housing Bank: A spectacular success story

By Rami G. Khouri  
Special to the Jordan Times

AMMAN -- The Housing Bank is the most spectacularly successful of the handful of specialised credit institutions that have been established in Jordan during the past decade to meet the particular financial requirements of those segments of the population which are not being adequately serviced by the country's conservative commercial banks.

The most interesting thing about the Housing Bank today, five years after it opened its doors, is that its phenomenal rate of growth shows no sign of slowing down.

Indeed, the likelihood is that its success in Jordan will soon be extended to other Arab countries, as it is the front-runner in the search for an Arab housing bank serving the entire region, a matter now being actively discussed in the Arab Economic Unity Council.

The Housing Bank has clearly met a domestic need that was going unfulfilled--the demand for medium- and long-term credit by homeowners and commercial establishments to build housing, office and shop units.

The numbers speak for themselves. The Housing Bank opened its doors with a capital of JD 1 million

in 1974, which has now risen to an authorised capital of JD 18 million and a paid-up capital of JD 12 million. Its deposits at the end of its first year totalled JD 3.1 million; today they are just over JD 56 million.

In 1974, the bank issued 718 loans worth JD 1.8 million. In 1978, it issued over 2,500 loans worth over JD 20 million, and its total outstanding loans as of the end of 1978 were worth JD 79 million.

"That's not bad," says Housing Bank Chairman and General Manager Zuhair Khouri, "for a bank that was told to start business with an authorised capital of five hundred thousand dinars, and now enters its sixth year of business with a total balance sheet worth over JD 80 million."

The continued success of the bank has only accentuated the fundamental need for such an institution as a result of the pressing demand for housing in Jordan during the past five years. This unusually high demand for housing and commercial buildings, Mr. Khouri says, will continue well into the future.

This is partly the result of the current socio-economic development drive that is part of the general oil-fuelled economic boom in the Middle East, but it is also peculiar to the country itself.

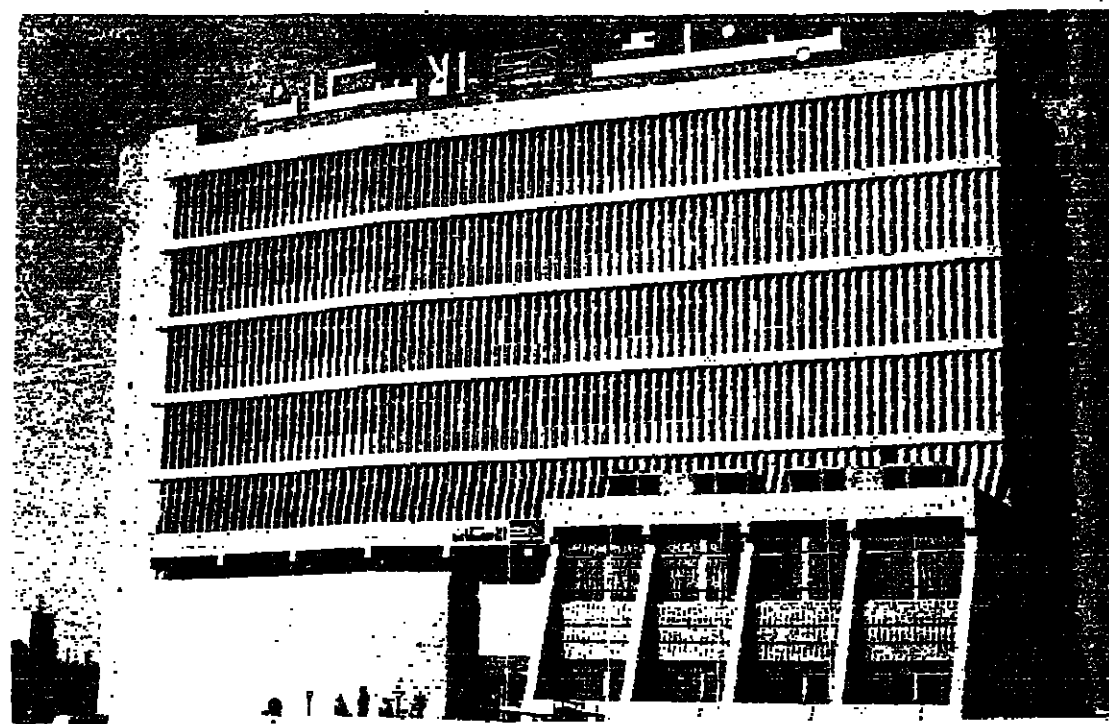
The strange demographic characteristics of the Jordanian population, with a large pool of young people, and 20,000 new-liveweds requiring houses every year, means the demand for private homes will remain at its high level for many years, perhaps a decade or more.

There are various estimates of how much housing Jordan will require annually in the foreseeable future, but a conservative estimate says the country needs up to 20,000 new units a year.

The experience of the past three years has resulted in too many luxury homes being built, and now the housing market is shifting to medium- and lower-cost homes, a trend that the Housing Bank will promote by directing both personal loans and its institutional investments towards feeding this sector of the housing market. Mr. Khouri told the Jordan Times in an interview here last week. He was speaking in his spacious office on the first floor of the new Housing Bank building in Abdali, which contrasts vividly with the overcrowded, hectic small office he occupied for many years at the Housing Bank's old headquarters just below the Third Circle--and perhaps symbolises the upward mobility and rising expectations of homeowners in Jordan.

The bank has a three-pronged strategy to shift its focus from lending for high-cost luxury homes to lending for medium- and low-cost housing.

This involves increased lending at preferential interest rates of 4 1/2 per cent to the Housing Corporation, which in turn finances



The Housing Bank building in Abdali

large housing complexes catering mostly to low-income workers in the country's industrial regions, such as Zarqa.

The bank is also opening four more branches this year in rural areas (such as Deir Alla in the Jordan Valley) to add to its existing 18 branches and a mobile branch that now covers the valley region.

It is also investing in the equity capital of new industries that provide construction materials and systems for low-cost housing, such as the new lime and silicate bricks factory, the ceramics industry and the Aquaba timber plant.

In addition to this, the bank is encouraging home owners to look into the use of pre-cast building systems, which it says are cheaper than conventional construction.

The bank is also lending to rural areas and to cooperative schemes at a preferential 7 1/2 per cent interest rate, while individual borrowers in urban areas pay a higher 8 1/2 per cent interest.

The management of the Housing Bank expects its turnover to increase at a faster rate than ever before, and it has embarked on a new plan to raise large amounts of money by tapping the domestic capital market. Mr. Khouri

revealed that the bank plans to issue a JD 5 million, seven-year bond issue this year as well as to start issuing negotiable certificates of deposit, which would attract institutional investments from such sources as other banks and insurance companies.

But isn't the bank perhaps overextending itself, with such a fast rate of growth and its loans concentrated on one sector of the economy?

Mr. Khouri does not think so, and his views are shared by Dr. Wahib Alami, the bank's director of research, who says that the repayment rate on its loans is a very high 99 per cent. The bank thinks its close investigation of a borrower's steady sources of income, and an analysis of his or her overall financial situation over the life of the loan, has been largely responsible for the high repayment rate.

The management also thinks its unique banking facilities (afternoon hours, many branches) are a big reason for its success, as is the relatively large amount of its deposits in savings accounts that customers tend to leave in the bank, thereby allowing the extension of long-term loans.

A breakdown of the bank's 59,000 total accounts shows that

over 35,000 are savings accounts earning 5 1/2 per cent interest, over 2,300 are time and notice savings accounts earning 5 1/2 per cent, and some 21,000 are current accounts, only earning two per cent interest. In other words, over 60 per cent of all deposits are in savings accounts.

The policy of offering raffle prizes on savings account numbers has also prompted a shift of money into this area, the bank thinks. Four lotteries are held every year, with a total of JD 48,000 given out in prize money.

The breakdown of the length of the loans extended by the bank shows that 37 per cent of the value of total outstanding loans is for less than five years; 43 per cent is for 5-10 years; and 20 per cent is for 10-15 years, indicating a relatively even spread in the maturity of its credits.

The bank still maintains its policy of a maximum of JD 7,000 that can be borrowed by an individual, and a maximum of JD 3,000 per person in poorer rural areas.

The move to increase its lending capacity is demonstrated by the Housing Bank's loans to single homeowners and its drive to invest more money in commercial projects and in the capital of industries feeding the construction sector.

The bank has undertaken to build the huge new centre now

slowly taking shape at the edge of Shmeisani, across the street from the Ministry of Industry and Commerce. The building will have a total area of 16,000 square metres and a total floor area of 80,000 square metres. The total cost of the commercial and housing project is put at JD 8 million, with an anticipated annual income of JD 2 million.

Three floors of the Housing Bank's own new headquarters building are being rented to other institutions, generating an annual income of nine per cent of the total cost of the building.

A new building for the Housing Bank is also going up in Aqaba.

It is these investments taken on its own account, as well as the move to acquire shareholdings in new local industries, that have pushed the Housing Bank to increase its lending capacity, and the trend is likely to continue, says Mr. Khouri, "because we are ready to help support any feasible development-oriented company or financial or investment project."

This reveals another new trend in the bank's investment pattern--to help establish new financial institutions in the country. It has already taken shareholdings in the Jordan Islamic Bank, the Cairo-Amman Bank, the Arab Finance Corporation (Jordan), the Arab Jordan Investment Bank (which rents the sixth floor of the Housing Bank building), and the Industrial Development Bank.

"We've registered a very fast growth rate," Mr. Khouri acknowledges, "but it has not been fast enough to meet the various

needs of the country. Those needs have put the Housing Bank in a tactically syndicated mortgage loans, such as the recent loans to the cement plant and silicate bricks. Its natural growth housing projects has taken over all the projects of the Agricultural Corporation, which is the growing cooperatives of the country's special institutions. Some place through informal Specialised Bank, under the chairmanship of the Central Bank governor.

The possible movement of Arab housing is facilitated by the bank's equity capital, partly held by others (JD 3 million by Kuwait, million by each of Qatar), as well as held by Iran.

The bank has also other Arabs in negotiations in their own countries. Jordan from Oman, Egypt and which prides itself so, in having the most sophisticated capabilities -- top excluded.

Mr. Khouri has run Bank since its inception. Previously, he worked Central Bank and its the currency board 1960s and the financial control during the fifties and early

## Jordan and Greece discuss transportation agreement

AMMAN, Jan. 18 (JNA)--Minister of Transport Ali Suheimat discussed at his office with the Greek ambassador to Jordan today final arrangements for the signing of a land transport and transit agreement between Greece and Jordan. The agreement, initiated here last year, is aimed at organising travel and land transport between the two countries.

## Excavations to begin in Karak and Irbid areas

AMMAN, Jan. 18 (JNA)--The Department of Antiquities announced yesterday that it will start archaeological excavations next week at the site of Thut Ras in the Karak governorate to salvage Nabataean antiquities found recently there. The department will also begin excavations at the town of Sarh in the Irbid governorate to unearth antiquities in a Roman cemetery. The department in cooperation with the British Institute in Amman for Archaeology and History yesterday started an archaeological survey of the Al Dhira area in the Karak governorate to salvage the antiquities which had been discovered during the opening of the Aqaba-Al Safi road.

## Canadian delegation ends visit

AMMAN, Jan. 18 (JNA)--The Canadian parliamentary delegation headed by Mr. Joe Clark left Amman today at the end of a two-day visit to Jordan. In a pre-departure statement Mr. Clark described his talks here yesterday with His Majesty King Hussein as constructive and useful, giving him a better understanding of the Jordanian position towards the Middle East problem.

Mr. Clark lauded the King's efforts dedicated to the service of the Arab cause.

During the visit the delegation held talks with the Minister of Industry and Commerce Dr. Nijmeddin Dajani on economic and trade affairs and was briefed on economic progress achieved in Jordan over the past years. The delegation explored with Dr. Dajani prospects for economic cooperation between Canada and Jordan and Jordanian projects in which Canada might participate. Mr. Clark said. He also said that a Canadian trade delegation will be visiting Jordan to discuss ways of promoting trade and industrial relation between the two countries.

When he returns home, Mr. Clark said, he will urge Canadian businessmen to visit Jordan to study the possibility of launching joint economic ventures. The delegation was seen off at Amman airport by several members of the National Consultative Council and a representative of the Ministry of Foreign Affairs.

## Coming & Going

Ministry of Supply official leaves for Cairo

AMMAN, Jan. 18 (JNA)--Under-secretary of the Ministry of Supply Mohammad Al Saqqaf left for Cairo today to sign an agreement for importing 4,000 tons of Egyptian potatoes that will be shipped via the Suez Canal.

Australian delegation ends visit

AMMAN, Jan. 18 (JNA)--A delegation representing the Australian Institute of International Affairs left Amman today at the end of a two-day visit to Jordan. During the visit the delegation toured a number of touristic and archaeological sites in Jordan.

## TODAY'S WEATHER

Clouds will increase gradually during the day with the probability of scattered showers, especially in the central and northern region of the country with southwesterly winds. In the Aqaba Gulf, the weather will be partly cloudy with northerly moderate wind and calm seas.

Temperature:	Overnight minimum	Daytime maximum
Amman	5	12
Aqaba	12	22
Jordan Valley	11	20
Deserts	4	13

## THE PUB

Enjoy a drink at your local pub and don't forget to bring your darts.

## SHEPHERD HOTEL

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## HOME TYPING REQUIRED?

English woman seeks home typing work. Will collect and deliver.

Please ring 42839.

## AMMAN STOCK EXCHANGE REPORT

NAME OF COMPANY	Par Value	Volume Traded	Last Buying Offer	Last Selling Offer
Jordan Petroleum Co.	JD 5,000	1,199	6,580	6,590
Jordan Cement Factories	JD 10,000	426	14,200	14,500
Jordan Phosphate Mines	JD 1,000	572	2,160	2,200
Jordan-Gulf Bank	JD 1,000	525	1,040	1,070
General Mining Co.	JD 1,000	1,865	0,920	—
Jordan Electricity Co.	JD 1,000	4,213	1,350	1,360
Arab Aluminium Co.	JD 1,000	47	0,930	0,940
Industrial, Commercial And Agricultural Co.	JD 1,000	365	2,470	—
Jordan Tanning Co.	JD 5,000	2,034	8,550	—
Bank of Jordan	JD 5,000	7,955	7,200	7,500
Arab Bank	JD 10,000	22,035	—	—
Cairo-Amman Bank	JD 5,000	7,500	—	7,900

Total volume traded, Thursday, Jan. 18: JD 48,736  
Total number of shares traded: 8,951

Government Development Bonds	Par Value	Volume traded	Number traded	Year of maturity
	JD 5,000	140	28	1982
	JD 5,000	1,012	200	1985
	JD 5,000	101	20	1986

Total volume traded: JD 1,253

# AMMAN MARKET PLACE

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# U.S. report at Kennedy Airport concludes Concorde able to operate more quietly than most slower jets

WASHINGTON, Jan. 18 (AP) — The U.S. Government issued its report yesterday on the controversial needle-nosed supersonic transport.

Before beginning service, communities surrounding Kennedy Airport had vowed they would stop the Concorde from landing, and undertook court actions and large-scale demonstrations against the plane.

The FAA had been asked to monitor Concorde noise and vibration for a year to determine exactly what disruption the aircraft caused in the populous New York area.

The FAA in its final report said that through a series of maneuvers the aircraft was able to cause less overall noise problems and complaints than other slower commercial jets.

The Concorde made twice as much noise as the loudest subsonic jet on takeoff, but was able to make a hard left turn over New York's Jamaica Bay, then climb quickly away from the communities below.

FAA officials have said Concorde is actually more disruptive at Washington's Dulles Airport because it must carry more fuel for its trip east slowing its departure and there are no water areas to fly over after takeoff. However, Dulles is located in a much less densely populated area in the Virginia countryside.

Last year, the Department of Transportation passed regulations, omitting Concorde from aircraft noise regulations but limiting its operations to between 10 p.m. and 7 a.m. It also is not allowed to overfly the United States at supersonic speeds.

## RAFFITI

NEVER  
HAS THE  
DOLLAR  
HAD  
SUCH  
GOODYBYING  
POWER

## GOREN BRIDGE

BY CHARLES H. GOREN  
AND OMAR SHARIF  
© 1978 by Chicago Tribune

either vulnerable. South

NORTH  
♦ K 4 3  
♦ A K J 10 6 5  
♦ K 4  
♦ K 6

EAST  
♦ Q 7 6  
♦ 8 7 4 2  
♦ 9 8 7  
♦ 10 6 5 3 2  
♦ 10 8 7 5 4

SOUTH  
♦ A J 10 9 8  
♦ 9 3  
♦ A Q J  
♦ A Q 2

the bidding:  
South West North East  
♦ Pass 2 ♦ Pass  
NT Pass 4 ♦ Pass  
♦ Pass 4 NT Pass  
♦ Pass 7 NT Pass  
Pass Pass  
opening lead: Nine of ♠

South had to exhibit excellent technique in selecting a best line to bring home a grand slam. See if you can judge his skill.

North could have made a mp shift in hearts at his st turn, but decided to keep the bidding low since he might need room for exploration. At his next turn North tried to elicit heart support from his partner, but South would not oblige. After discovering via Blackwood at his side held all the aces, North reckoned that there would be a good play for a grand slam if either major could be brought home.

West led the nine of spades, and declarer could suit nine fast winners. To

make the grand slam, it would seem that he would have to take a finesse in one of the majors. Can South improve his odds?

Declarer can, if he wishes, cash a high heart honor and then finesse, but this is not the proper way to tackle the suit. Even if the finesse succeeds, the suit will not run if West started with four to the queen. So take a point if you decide against that.

Move up in the standings if you elected to cash the ace and king of one major and then finesse in the other. But does it make any difference which major ace-king you cash?

You are an honor student if you decided to first cash the ace-king of hearts, for by doing so you have given yourself an extra chance. If the queen of hearts does not drop, you can then turn your attention to spades. Cash the king of spades to guard against the possibility of a singleton queen, then finesse.

Why is this superior? If you cash the ace and king of spades first, you no longer have the option of guarding against the singleton queen of hearts offside—the percentage play to bring in the whole heart suit is to take two immediate finesses. But that is not true if you try hearts first, for you can still pick up a singleton queen of spades, or four to the queen in the East hand.

This is a delicate point, but that is what makes for expert technique. As an undeserved reward, you will still make your grand slam if you cashed two high spades and then one high heart.

# U.S. amends terminology to reflect China policy

WASHINGTON, Jan. 18 (AP) — After years of regarding the government on the island of Taiwan as the Republic of China, the U.S. State Department is shifting semantic gears to reflect the administration's new China policy.

The word went out last week in the form of a memo to assistant secretaries and various other department officials. It began: "Subject: Instructions regarding proper terminology for referring to China, People's Republic of China, China mainland and Taiwan in official statements and publications."

"With the recognition of the People's Republic of China as the sole legitimate government of China and with the severance of diplomatic relations with the authorities on Taiwan, guidelines are necessary to insure that all U.S. Government official statements and publications concerning Taiwan conform to our policy."

A copy of the memorandum was obtained by the Associated Press. Among the guidelines are these:

—The term "Republic of China" is not to be used in referring to Taiwan.

—The adjective form is "Taiwan" not "Taiwanese." People should be referred to as "from Taiwan," "on Taiwan," "of Taiwan," etc., rather than as "Taiwanese."

—The adjective "Chinese" should not be applied to the government or institutions on Taiwan. (Ethnic groups on Taiwan are, however, Chinese. The language spoken there is Chinese, and one of its dialects is Taiwanese. These terms should continue to be used in appropriate

circumstances."

—Tables of economic statistics, indexes, and similar materials, should put "China" (not "People's Republic of China") in its appropriate alphabetical position, followed by "Mainland," and then "Taiwan," each indented and printed in italics or other distinctive type face.... Separate totals should be provided for "Mainland," and "Taiwan." No grand total for "China" should be given.

—Where nonstatistical information is given on both the China mainland and Taiwan (e.g., in country directories and similar publications), information on the Chinese mainland should be placed under "China" (not "People's Republic of China") and information on Taiwan should be placed under a "Taiwan" heading.

—China should be asterisked and the reader referred to "Taiwan," which should be listed separately at the close of the list of countries. Under no circumstances should "Taiwan" be placed or footnoted under "China" or the "People's Republic of China."

## FORECAST FOR FRIDAY, JAN. 19, 1979

## Your Daily HOROSCOPE

from the CARROLL RIGHTER INSTITUTE

GENERAL TENDENCIES: One of your best days in a long while to coordinate your efforts with persons so that you can reach an accord that can be satisfactory for some time to come. Impress others with your abilities.

ARIES (Mar. 21 to Apr. 19) Combine your efforts with those of associates and get excellent results today. Avoid one who is troublesome. Be happy.

TAURUS (Apr. 20 to May 20) Put your surroundings in apple pie order and use that artistic flair you have so it looks more charming. Take it easy tonight.

GEMINI (May 21 to June 21) After your work is done, visit with congenials and go to places of amusement. Much affection for your mate is important now.

MOON CHILDREN (June 22 to July 21) Do whatever will make conditions at home more favorable and add to harmony. Think along optimistic lines.

LEO (July 22 to Aug. 21) Show more consideration of the ideas of friends and get along better with them. Attending a group affair in the evening is fine.

VIRGO (Aug. 22 to Sept. 22) Make changes that will increase the value of your property. Budget your assets well and know exactly where you stand financially.

LIBRA (Sept. 23 to Oct. 22) State your personal aims to others and gain their assistance so you can easily attain them. Take advantage of a new opportunity.

SCORPIO (Oct. 23 to Nov. 21) Investigate whatever is puzzling you and come with the right answers. Have more rapport with mate and be happier.

SAGITTARIUS (Nov. 22 to Dec. 21) A good day for being with as many good friends as you can after your work is done. Strive for increased happiness.

CAPRICORN (Dec. 22 to Jan. 20) Take time to engage in important civic matters early in the day. You can expand now where career matters are concerned.

AQUARIUS (Jan. 21 to Feb. 19) Many new interests and projects come to your attention today, so be sure to study all you can about them.

PISCES (Feb. 20 to Mar. 20) Put your hunches to work which will assist you in gaining greater progress in the future. Avoid one who is belligerent.

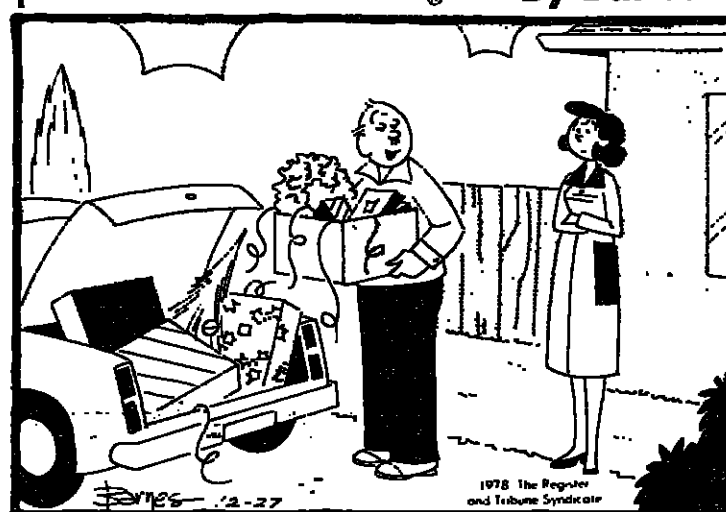
## LONDON MARKET REPORT

The market closed firmer Thursday in response to buying at the lower levels, but trading continued at a low volume due to the prevailing industrial disputes, dealers said. At 15:00 the F.T. index was 0.2 up at 474.2.

Government bonds were about 1/4 point higher among longer maturities but eased about 1/4 point after the U.K. money supply figures, dealers added. Gold shares rose in line with the bullion price after earlier profit-taking.

Canadians were easier in quiet trading while U.S. issues were mixed.

## THE BETTER HALF By Barnes



"I'm taking this to the dump-yard. Want to add anything, like your recipe for cabbage rolls?"

## BBC RADIO

GMT	13:30	Radio Theatre
04:00	Newsweek	14:15 Letterbox
04:30	Piano Style	14:30 Magical Mystery Tour
04:45	Financial News	15:00 Radio Newswest
05:00	News: 24 Hours	15:15 Outlook
05:30	Sarah Ward	16:00 News, Commentary
05:45	World Today	16:15 Science in Action
06:00	Newsweek, Press Review	16:45 World Today
06:30	A City and its Music	17:00 News, Book Choice
07:00	News: 24 Hours	17:15 Music Now
07:30	Sarah Ward	17:45 Sports Round-Up
07:45	Meridian Navy	18:00 News, News about Britain
08:00	News: Reflections	18:15 Radio Newswest
09:00	News: Press Review	18:30 Samia
09:15	World Today	19:00 Outlook
09:30	Financial News	19:30 Stock Market Report
09:45	Look Ahead	19:45 About Britain
09:55	Music Now	20:00 News: 24 Hours
10:15	Meridian Navy	20:30 Chinese Herbal Medicine
10:30	Science in Action	21:00 World Radio Club
11:00	News: News about Britain	21:15 Sarah and Company
11:15	Face of England	21:45 Network U.K.
11:30	Anything Goes	22:00 World Today
12:00	Radio Newswest	22:25 Financial News
12:15	My World	22:55 Book Choice: Reflections
12:45	Sports Round-Up	23:00 News, Commentary
13:00	News: 24 Hours	

## VOICE OF AMERICA

GMT		19:00	News Roundup: reports, opinion, analysis.
03:30	The Breakfast Show:		
06:30	News, pop music, features, listeners, questions,	19:30	VOA Magazine: American science, culture, letters.
17:00	News Roundup: reports, opinion, analysis.	20:00	Special English: news, reports, background
17:30	Dateline	20:15	Music USA (Jazz)
18:00	Special English: news, feature "The Living Earth,"	21:00	VOA World Report
18:30	Country Music USA	22:00	News, Correspondents: reports, background features, media commentary, analyses.

## JORDAN TELEVISION

CHANNEL 3		
10:00 Quran		20:00 News in Arabic
10:15 Cartoons		20:30 Arabic programme
11:00 Children programme		21:00 Arabic series
11:15 Religious programme		22:15 Arabic play
11:30 The Fitzpatrick		23:00 News in Arabic
12:15 Religious programme		23:30 CHANNEL 4
13:25 Emergency		18:30 French Programme
14:25 Music and songs		19:00 News in French
15:30 Arabic programme		19:30 News in Hebrew
16:15 World Adventures		20:30 Concord
17:00 Gunspeak		21:10 The Brothers
17:30 Arabic series		22:00 News in English
18:30 18 UP?		22:15 Crown Court
19:30 Religious programme		

RADIO JORDAN	
7:00 Morning show	14:30 French Pop Stars
7:30 Sign on	15:00 Concert hour
7:30 News Bulletin	16:00 News summary
7:40 Morning summary	16:30 Pedagogical prog.
7:50 News, Headlines	16:30 Old favourites
10:00 Morning show	17:00 Centres of Civilisation
10:30 My kind of Music	17:30 Radioheque
11:00 Listeners' choice	18:00 News summary
12:00 News headlines	18:05 Faces and Places
12:05 Radioheque	18:20 Stars unlimited
13:00 News summary	19:00 News bulletin
13:05 Radioheque	19:10 Music
14:00 News Bulletin	19:50 Sign off
14:10	

## RADIO JORDAN

7:00	Sign on	14:30	French Pop Stars
7:01	Morning show	15:00	Crosscut hour
7:30	News Bulletin	16:00	News summary
7:40	Morning show	16:03	Pedagogical pop
10:00	News Headlines	16:30	Old favourites
10:30	Morning show	17:00	Centres of Civilization
10:50	My Kind of Music	17:30	Radioteque
11:00	Listeners' choice	18:00	News summary
12:00	News headlines	18:03	Faces and Places
12:30	Radioteque	18:30	Stars unlimited
13:00	News Summary	19:00	News bulletin
13:30	Radioteque	19:10	Music
14:00	News Bulletin	19:30	Sign off
14:10	Music		

## AMMAN AIRPORT

ARRIVALS	DEPARTURES
7:50 Cairo	7:30 Agaba
9:15 Kuwait	8:45 Beirut (MEA)
9:30 RAE Al Khama, Abu Dhabi (RJ-GP)	8:55 Cairo (EA)
10:00 Agaba	11:30 Frankfurt
11:50 Kuwait (KAC)	12:45 Kuwait (KAC)
13:30 Jeddah, Medina (SDI)	13:00 Cairo
15:30 New York	14:45 Medina, Jeddah (SDI)
17:00 Paris	15:00 Damascus
17:15 Rome	19:00 Cairo
17:30 Paris, Beirut (AF)	19:30 Kuwait
17:50 Madrid, Athens	20:00 Doha, Karachi
18:00 London, Geneva	22:55 Doha, Muscat (RJ-GP)
18:30 Cairo	02:10 Tehran
19:00 Beirut (MEA)	
20:45 Damascus	
21:15 Frankfurt, Munich, Domasto (LH)	
22:50 Cairo	

## EMERGENCIES

Doctors:	Bushnaq (20955)
Amman:	Shadi (25655)
George Al Sayegh (22379)	Irbid:
Abdul Halim Al Alghani	Al Qad:
Yaseen Al Bourin	Al Shuf:
Samir	Muhammad
Nashat Ammar (8268)	Al Amal
Pharmacies:	Tasle
Amman:	Rahmeh (37249)
Nerwakh	Sak (1232)
Jabal Al Hussein (38410)	University (61001/2)
Rahmeh (12324)	Al Sahara (21700)
Kowman (2374)	

## CULTURAL CENTRES (Amman)

American Centre	Tel. 41520
British Council	36147-8
French Cultural Centre	37009
Gosha Institute	41903
Serwer Cultural Centre	44203
Squash Cultural Centre	20499
Haya Art Centre	63105
Huacien Youth City	67181
Y.W.C.A.	41793
Y.W.M.C.A.	64251
Amman Municipal Library	36111
University of Jordan Library	65111
Citadel Museum	36191
Folklore Museum	36191

## USEFUL TELEPHONE NUMBERS (Amman)

Ambulance (government)	Tel. 75111
Civil defence rescue	24701-4
Jordan Electric Power Co (emergency)	36381-2
Municipal water service (emergency)	37111-3
Police headquarters	30141
Najdah touring patrol revenue police (English spoken) 24 hours a day for emergency	21111, 37777
Airport information (ALIA)	52505
Jordan Television	73111
Radio, English Section	74124
Fire, fire, police	19
Fire headquarters	22900

## CULTURAL CENTRES (Damascus)

Al Hama Theatre	Tel. 226-444
Al Shuf Art Gallery	226-327
American Centre	552-362
Arab Cultural Centre	333-727
Bulgarian Cultural Centre	557-901
British Cultural Centre	333-594
Deutscher Demokratischer Republik Cultural Centre	333-932
French Cultural Centre	330-694
Karabun Theatre	222-016
National Museum	114-854
Soviet Cultural Centre	225-630
Spanish Cultural Centre	334-003
Umma Art Gallery	334-619
Zabariya Public Library	111-318

## USEFUL TELEPHONE NUMBERS (Damascus)

Ambulance (government)	Tel. 90
Chamber of Commerce	118-339
Electric Power Co (emergency)	223-887
Fire headquarters	91
Information	9597
Municipal water service	113-500

## OUT & ABOUT

### CHINESE RESTAURANTS

First and best Chinese restaurant in Jordan.  
First Circle, Jabal Amman, near the Ahliah School for CMS. Tel. 38968.  
Open daily from noon to 3:30 p.m. and 7:00 p.m. to midnight.  
Also take home service-order by phone.

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Jerusalem Cinema Tel. 21781.  
Jabal Luweibdeh Hawawz Circle  
Tel. 30646. Zarqa Cinema Nasr  
Street Tel. 82011. Irbid Baghdad  
Street Tel. 2408. Naour opposite  
the municipality Tel. 26. Madaba  
King Abdullah Street Tel. 180.  
Mafraq Tel. 194. KERAK Jerash  
opposite Ajloun crossroad. Swe-  
ileh.

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# Anthropologist's find said to add 1m. years to man

CLEVELAND, Ohio, Jan. 18 (R) — Worldwide interest has focused on the unveiling today of a new species of early man three to four million years old that American anthropologist Donald Johanson believes is another link in the chain of human evolution. Dr. Johanson is convinced a fossilised female skeleton and other bones he found in northeastern Ethiopia represent the earliest known ancestor of modern man. His find, regarded by some fellow anthropologists as the most startling in a decade, pushes back the history of man a million years.

The skeleton—dubbed Lucy after a Beatles' hit song—has a face more like an ape but a body much closer to a human. Lucy, who alive clearly walked upright, not on all fours like an ape.

Dr. Johanson will tell all about Lucy and her significance in the evolution of man at a press conference later today at Cleveland's Museum of Natural History.

A museum spokesman said there was great international interest in Dr. Johanson's findings after four years of research on the skeletal remains.

"We've had calls from around the world in the past few days," the spokesman added.

Dr. Johanson, 35-year-old curator of physical anthropology and coordinator of scientific research at the museum, stumbled on Lucy in November, 1974, while on an expedition with French anthropologist Maurice Taieb to the Hadar area, homeland of

Ethiopia's Afar tribesmen.

Dr. Johanson spotted an arm-bone protruding from a sandy hill and went on to uncover a skeleton 40 per cent complete.

Until then the origin of modern man had not been traced back beyond fossils two million years old discovered in Transvaal in South Africa between 1924 and 1936. And no skeletons as complete as Lucy had been found that were more than 100,000 years old.

Dr. Johanson thinks Lucy's species, which he has named *Australopithecus Afarensis*, was the common ancestor of both the ape man, now extinct, and modern man.

Dr. Johanson's pronouncement of a new species of early man was likely to stir controversy in the anthropological world.

Robert Radcliffe of the National Geographic Society said that Dr. Johanson's findings

suggested man did not develop in a straight line from the primates as anthropologists thought.

Mr. Radcliffe told the Cleveland Plain Dealer newspaper that Dr. Johanson believed different kinds of man-like creatures developed and lived together for millions of years.

He said noted British anthropologist Mary Leakey has already disputed that Lucy and other skeletal remains found at Hadar were a new species. She argued they were early direct ancestors of modern man.

The National Geographic Society sponsored Dr. Johanson's research.

In the same area as Lucy was unearthed, Dr. Johanson's expedition the following year found a cluster of five skeletons. Dr. Johanson felt that this indicated that man's earliest ancestors congregated in groups and possibly that families existed three million years ago.

Dr. Johanson and his team all together found bones of more than 20 individuals of Lucy's species in 1974-75.

## U.S. auctions gold for \$329m.

WASHINGTON, Jan. 18 (R)—The U.S. Treasury said yesterday it raised \$329 million by auctioning 1.5 million ounces of gold as part of a programme to bolster the dollar.

It said one million ounces of very high quality gold was sold to 18 successful bidders at an average price of \$219.71 an ounce. The other half million ounces of lower grade metal went to 14 buyers at an average price of \$218.22 an ounce.

Investors bid for a record 6.8 million ounces—far exceeding the 2.7 million ounces in bids received at December's auction.

President Carter announced on Nov. 1 that the Treasury would double to 1.5 million ounces the amount of gold on sale as part of his dollar defence package. Overseas buyers of the metal have first to buy dollars to bid, thus making the currency more scarce and improving its exchange value.

## Carter defends decision to fire co-chairwoman of national committee

WASHINGTON, Jan. 18 (R) — President Carter yesterday defended the weekend firing of the controversial co-chairwoman of his National Advisory Committee for Women, former Congresswoman Bella Abzug.

He told a press conference that her appointment had not gone well and also said he had not fired her because of her criticism of his administration.

Following the dismissal of the outspoken former congresswoman from New York, another 26 of the 40 members on the committee resigned. Two have since rejoined.

The president said the committee had never achieved the degree of harmony under Mrs. Abzug which was necessary to achieve the goal of enhanced opportunities for women.

"The committee was never well organised. There has not been good cooperation between the

committee and cabinet members, my advisers or me," he said.

The president smilingly denied that he had dismissed Mrs. Abzug because he had been upset by her open criticisms. "I have no aversion to public criticism," he said. "That is not part of it."

According to newspaper accounts published here yesterday, the decision to fire Mrs. Abzug was made after a press release critical of the president's proposed cutbacks in social services spending was issued ahead of a meeting he had with the women's committee late last Friday.

Yesterday, Marjorie Bell Chambers, president of the American Association of University Women and a registered Republican Party member, announced she had accepted a White House invitation to take Mrs. Abzug's place as the committee's head.

## U.S. hopes to strengthen Turkish ties with talks in Bonn, Ankara

WASHINGTON, Jan. 18 (R)—The United States begins two sets of talks this week to improve long-strained ties with Turkey, amid rising concern about the future of Western relations with neighbouring Iran.

One meeting with West Germany, France, and Britain opening in Bonn today is aimed at establishing a framework to funnel possibly billions of dollars in Western economic aid to Turkey. The other, scheduled for Ankara, was to establish a permanent basis for U.S.-run NATO installations in Turkey.

The Bonn meeting, arranged by the four Western leaders at their meeting in Gueloupe ten days ago, will be crucial for Turkey's economic well-being, U.S. officials say. Undersecretary for Economic Affairs Richard Cooper is representing the United States at the meeting.

The talks in Ankara, conducted by Ambassador Ronald Spiers, are largely technical in nature, and officials said there was little doubt that they would end with an agreement.

Officials said both sides would present proposals covering use of and access to the bases, which are now called "common defence installations." All will be under Turkish command.

Turkey, a NATO member,

## Explosions, fires rip 2 storage tanks near London

LONDON, Jan. 18 (R)—Explosions and fires believed triggered by the Irish Republican Army (IRA) today ripped a natural gas storage tank in suburban Greenwich and an oil storage tank at the mouth of the Thames River 40 kilometres away. There were no immediate reports of injuries in the two huge blasts.

Scotland Yard's anti-terrorist squad was called in on both cases. The IRA claimed responsibility in a telephone call to the Press Association news service.

The explosion at the South Metropolitan Gasworks destroyed a storage tank, and sent flames several hundred metres into the air. A resident said "it looked like the blitz."

Fire equipment from several areas of London was dispatched to the gas works, and hundreds of nearby residents were evacuated.

The explosion at the oil storage area at Canvey Island ruptured the tank, and aviation fuel was seeping out into the area.

The Press Association reported it received a telephone call from a man who said "This is the

IRA. We have planted bombs at Canvey Island, also at the south entrance of the Blackwall Tunnel." This was a reference to the gas works.

The caller added, "For goodness sake, do something about it. We want the area cleared because people are living there."

Police closed off the Blackwall Tunnel under the Thames, all approach roads and a stretch of the nearby motorway, as well as evacuating residents.

Canvey Island, a major oil and gas storage area for southern and Southeast England, was also evacuated and cordoned off.

Police believed the two blasts represented a coordinated attack by the IRA, and they did not rule out that it was in retaliation for the detention of four men yesterday under the Prevention of Terrorism Act.

The men were sought by police following two bombings in central London during the Christmas shopping rush. No one was injured in the Christmas blasts, part of the IRA's violent campaign to force British withdrawal from Northern Ireland.

## Callaghan decides against early all-party conference on Rhodesia

LONDON, Jan. 18 (R)—British Prime Minister James Callaghan yesterday accepted the advice of his special envoy to Rhodesia, Cledwyn Hughes, and decided against convening an early Camp David summit-style conference on Rhodesia.

After visiting Rhodesia and seven other African countries between Nov. 27 and Dec. 14, Mr. Hughes concluded that an all-party conference in the immediate future would be unlikely to reach agreement on Rhodesia's protracted independence dispute.

Mr. Callaghan, in a statement to Parliament following publication of Mr. Hughes' report, said he also accepted the envoy's recommendations about being ready to call such a conference at once if

developments indicated better prospects of success.

Mr. Hughes was accompanied on his African tour by U.S. Ambassador to Zambia Stephen Low, who supported the report's conclusions.

Rhodesian Prime Minister Ian Smith's white minority regime seized unilateral independence from Britain in 1965 and has since set up an interim administration.

Mr. Callaghan told the House of Commons yesterday: "We shall not give up our attempts to achieve a peaceful solution. President Carter and I reaffirmed our commitment at Guadeloupe to do all in our power to promote a negotiated settlement in Rhodesia and bring the human suffering there to an end."

He added that they fully agreed that the Anglo-American proposals to bring about black majority rule in Rhodesia and end the guerrilla war remained the best basis for a peaceful solution.

Questioned, Mr. Callaghan promised to consider opposition Conservative suggestions that he should appoint a permanent representative in Salisbury or have a roving envoy in southern Africa to keep in touch with all the parties.

Asked to monitor the scheduled April 20 elections in Rhodesia on Mr. Smith's internal settlement plan, Mr. Callaghan questioned whether it would be possible to hold free and fair elections there when 90 per cent of the country was under martial law.

Officials say intelligence now-days is gathered in great part from satellites rather than ground installations.

The attitude of President Carter and his aides on the intelligence installations contrasts sharply with the attitude of previous administrations.

Former secretary of state Henry Kissinger used the intelligence argument in appealing to Congress to lift the arms embargo on Turkey.

## Greenland says 'yes' to home rule

GODTHAAB, Greenland, Jan. 18 (R)—Greenlanders voted overwhelmingly for home rule for their vast Arctic island in yesterday's referendum.

Jubilant islanders sang "We shall overcome" in the streets of the capital early today as, with 99 per cent of the votes counted, 70 per cent were for devolution from Denmark and 26 against.

Greenland's resounding "yes" vote means that Denmark is no longer Europe's greatest colonial power.

Danish Premier Anker Joergensen said today he was pleased with the result.

Turnout in the referendum was high by Greenland standards—63 per cent of the island's voters went

to the polls.

A Danish colony from 1721 to 1953, Greenland has been a province of Denmark ruled from the mainland.

Home rule for Greenland will give the world's biggest island control after a five-year transition period of local government, schools, radio and television, as well as taxes and fisheries.

It will also make the Eskimo-based Greenlandic tongue, Tatu, the island's first language before Danish.

But foreign policy, defence, the legal system as well as natural resources will remain under joint Danish-Greenlandic jurisdiction.

The large turnout came as a relief to local politicians who had

feared a low vote due to traditional Greenlandic apathy at polls.

Mr. Lars Chemitz, chairman of the outgoing Provincial Greenland Council, said the result was historic but meant no divorce from Denmark.

As an independent member of the Danish Commonwealth, the newly developed Greenland will still receive aid from Denmark to the tune of \$6 million a year.

The island will at a later date be allowed to decide for itself whether it will remain in the Common Market, which it joined with Denmark in 1973 despite an overwhelming local vote against membership.

## Mixed prospects ahead for commodities

By Alan Spence

LONDON — 1978 was a year of startling contrasts for the world of commodities—and 1979 promises much of the same thing. On one hand platinum, tin, gold and diamonds hit new peaks, while sugar, copper, zinc and wool scarcely more than marked time. Another group, including the twin beverages, cocoa and coffee, did quite know which way to turn after their dramatic boom-bust cycles of the last couple of years.

Commodities is traditionally a world of shifting fortunes—one day the producer is winning, the next the consumer. Sometimes these fortunes shift en bloc and the world faces a "commodity boom", as in 1973, but for the moment there is no generalised, discernible trend, and the coming twelve months should see mixed performances in the world's key commodity markets.

Though prices are going to be made primarily by the individual supply and demand factors facing the world's different minerals and agricultural raw materials, one key factor which is likely to have considerable general influence is the performance of the U.S. economy and by implication that of the U.S. dollar.

It now seems certain that real growth in American GNP is likely to slow up during coming months. The essential question is: by how much? The Carter administration hopes that it will only be down around 0.5 per cent from the last year's estimated four per cent. Others, though, are not so sure. Some private punters see the figure dropping well below two per cent and the Organisation for Economic Co-operation and Development (OECD) sees it slowing down to 1.25 per cent in first half 1979 over first half 1978.

It is difficult to quantify precisely what a slower growth rate will mean in terms of demand for key minerals, such as copper and zinc, but it will certainly limit their upward price potential, assuming there are no sudden cutbacks in supplies—something which in most cases is unlikely. If the U.S. economy sneezes in 1979, most markets will be affected to a greater or lesser extent, but some are especially vulnerable, including the two already mentioned. Demand for both copper and zinc is beginning to increase, but any significant decline in offtake is going to be particularly hurtful, as there are huge stocks of both metals overhanging their markets. On the whole copper prices have

No overall trend is discernible for commodities in 1979. Most "softs" are likely to be in surplus, and most metals will be influenced by their particular markets. But a sluggish U.S. economy could affect all of them.

moved very little this year despite production and transport problems facing two top suppliers — Zaire and Zambia — and some traders reckon that a good price in coming months could be just over \$800 per tonne compared with current prices some £30 or so lower.

Zinc, along with other metals such as manganese and chrome, is unlikely to move too much. The fortunes of all three are linked to the steel industry, which is still facing its deepest recession since the war. And with overall OECD growth in real GNP expected to be down on average 0.5 per cent to 3.5 per cent in 1979, depressed conditions look set to continue.

But a sluggish U.S. economy would not be entirely bad news for all commodity markets. The dollar

would probably be weaker, with the result that investors might make another wild dive for precious metals and stones as a currency hedge. Prior to President Carter's plan to defend the U.S. currency, both the platinum and gold markets were breaking new ground as investors piled in. Platinum was over \$390 an ounce and gold over \$230 an ounce just before Mr. Carter acted before Mr. Carter acted before falling sharply back. Earlier in the year gold was pushing \$250 an ounce as the dollar slumped.

Last year diamonds, too, were roaring ahead as investor buying bid up prices in the cutting centres. That is unlikely to happen again in the near future, however, as De Beers, the South African mining house which markets 85 per cent

of the world's diamonds through its London-based Central Selling Organisation, has shown its willingness to stamp out disruptive forces by adjusting the volume of rough diamonds it releases and introducing premiums to counter speculative holding of diamonds.

On current evidence the more popular agricultural products, such as sugar, coffee and cocoa, do not look set to enjoy any major boosts, though a sudden devastating frost could wipe out large areas of Brazil's coffee plantation overnight (coffee watchers start having sleepless nights around about July for a couple of months) and political or transport problems, not to mention diseases such as pod rot, are ever-present threats to West Africa's cocoa production. The latter amounts to about two-thirds of world supplies. For the moment, though, a small cocoa surplus looks to be on the cards in the coming season, and coffee supplies are increasing, while demand has still some ground to catch up.

Sugar is another problem area. World stocks currently amount to a third of annual consumption, and there is a chance that they will increase slightly in the coming season as production once again out-

strips supplies, though by much less than last season's 6m. tonnes. With that in mind, few traders expect sugar prices to do much more than meander around in the lower £100 per tonne range.

The protein markets seem unlikely to witness much action either. This year the International Wheat Council is predicting the world's wheat output will reach a record 434.3m. tonnes, increasing stocks a further 2m. tonnes or so to 83m. Soyabean production also seems likely to exceed consumption. Probably the best that Western producers can hope for is some sharp deterioration in Soviet harvest expectations, thus boosting demand for North American grain in the next twelve months.

Overall it does not look as though commodity prices are going to make any dramatic additions to housewives' shopping basket bills in the next twelve months, nor are they going to comprise a mounting cost factor for industry. For the moment the gods are on the side of the consumer.

Financial Times  
News-Features

## World News Briefs

World conference delegates will be children

NEW DELHI, Jan. 18 (R) — An international child conference, a difference will be held in New Delhi this year — all the delegates will be children. The conference, being organised by the International Union for Child Welfare (IUCW), is to be held in November. These are: what do children think about their lives, problems, future, and what can be done to correct imbalances which 350 million children around the world to substandard conditions. Child delegates to the conference from 75 countries will be selected by an essay competition open to children between the ages of 12 to 16. The conference is being held as part of the National Year of the Child and is being organised by IUCW, Mrs. Tara Ali Baig of India, and is being financially supported by Indian Government and UNICEF.

Bad weather delays Giscard's Romania

BUCHAREST, Jan. 18 (R) — French President Valéry Giscard d'Estaing, about to start a three-day visit to Romania, was delayed today when his special jet was unable to land at Paris because of bad weather. The presidential plane circled over the city for about 30 minutes during a snowstorm. The pilot decided to turn back. The official Romanian news agency said the visit "will take place later, contingent on conditions." There was no immediate indication whether Giscard would return to Bucharest shortly or whether a new visit would be set. The president was due to have extensive talks with President Nicolae Ceausescu on world problems and further Franco-Romanian relations. In an editorial, the official newspaper Scinteia said France and Romania were "linked by ties of good relations, similarities in language and common aspirations for peace and security."

## JUMBLE. THAT SCRAMBLED WORD

Unscramble these four jumbles, one letter to each square, to form four ordinary words.

KNALB  
DIEFT  
CORNAY  
REBAWE

Now arrange the circles to form the surprise answer, guessed by the above cards.

Answer: THE

Yesterday's Jumbles: JETTY FINNY BUCKLE SUBURB  
Answer: What there's a burning need for...

## THE Daily Crossword

ACROSS  
1 Handle  
5 Information  
9 Gypsy male  
12 Music for eight  
14 Uttered  
15 Goddess of youth  
16 Sandlot  
19 Dearth's cousin  
20 Florence's river  
21 Litter  
22 Cheese  
23 Tranquil  
25 Niche  
28 100 paces  
29 Neglect

30 Wood-soled shoe  
31 Govt. grp.  
34 Ending fortunately  
38 Place for pigs  
39 Frankish spirit  
40 Rescarts  
41 Rebuffs  
42 Degraded  
44 For a short time  
46 — free (without penalty)  
47 Donkey or Aherne  
48 Broz  
49 Shining

52 Optimist  
56 Basketball team  
57 Per  
58 Harness  
59 Pasta  
60 Litmus or Schick  
61 Col

DOWN  
1 French WWI hero  
2 Reverberate  
3 Collar  
4 Gen of films  
5 "For Whom the Bell Tolls" poet  
6 Fleets ship  
7 Greek letter  
8 Mountain  
9 Fortification  
10 Corpulent  
11 Net  
13 Old rulers  
15 Personal person  
16 Flag  
17 Layer comb.  
18 form  
22 Meg's sister  
23 Prophets

12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61

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